Fill in this information to identify the case:

Debtor 1 Selma E. Garrett

Debtor 2 (Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 2412152

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wells Fargo Bank, N.A.

Court claim no. (if known): 2-1

Last 4 digits of any number you use to identify the debtor's account: 1 6 5 4

Date of payment change: Must be at least 21 days after date of this notice: 06/01/2025

New total payment: Principal, interest, and escrow, if any: $1285.33

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☑ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: $ 328.95 **New escrow payment: $** 362.11

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☑ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _______% **New interest rate:** _______%

Current principal and interest payment: $ _______ **New principal and interest payment:** $ _______

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☑ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change:

Current mortgage payment: $ _______ **New mortgage payment: $** _______

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☑ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/Mavis B Evans
Signature

Date 04/14/2025

Print: Evans, Mavis B
First Name Middle Name Last Name

VP of Loan Documentation
Title

Company Wells Fargo Bank, N.A.

Address MAC N9286-01Y
Number Street

P.O. Box 1629
Address 2

Minneapolis MN 55440-9790
City State ZIP Code

Contact phone 800-274-7025

NoticeofPaymentChangeInquiries@wellsfargo.com
Email

UNITED STATES BANKRUPTCY COURT

Eastern District of Pennsylvania

Chapter 13 No. 2412152
Judge: Ashely M. Chan

In re:
Selma E. Garrett

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before April 15, 2025 via filing with the US Bankruptcy Court's CM ECF system or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid or FedEx.

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

Selma E. Garrett
7317 Malvern Avenue

Philadelphia PA 19151-2210

By U.S. Postal Service First Class Mail Postage Prepaid or FedEx

N/A

Debtor’s Attorney:

By Court's CM/ECF system registered email address

MICHAEL A. CIBIK
Cibik Law, P.C.
1500 Walnut Street Suite 900

Philadelphia PA 19102

By Court's CM/ECF system registered email address

N/A

Trustee:

By Court's CM/ECF system registered email address

SCOTT F. WATERMAN [Chapter 13]
Chapter 13 Trustee
2901 St. Lawrence Ave. Suite 100

Reading PA 19606

/s/Mavis B Evans

VP of Loan Documentation
Wells Fargo Bank, N.A.

WELLS FARGO

Return Mail Operations
PO Box 14547
Des Moines, IA 50306-4547

Escrow Review Statement

For informational purposes only

Statement Date: April 8, 2025
Loan number: [redacted]
Property address:
7317 MALVERN AVE
PHILADELPHIA PA 19151

SELMA GARRETT
7317 MALVERN AVE
PHILADELPHIA PA 19151-2210

Customer Service

Online
wellsfargo.com

Telephone
1-800-340-0473

Correspondence
PO Box 10335
Des Moines, IA 50306

Hours of operation
Mon - Fri 7 a.m. - 7 p.m. CT

To learn more, go to:
wellsfargo.com/escrow

We accept telecommunications relay service calls

If you are in an active bankruptcy case or have received a discharge under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. The informational summaries below are based on the terms of the loan.

These amounts are governed by the terms of the loan unless otherwise reduced by an order of the bankruptcy court. Because the amounts billed for the escrow items can change over time, we review the escrow account at least once per year to ensure there will be enough money to make these payments. Once the review is complete, we send the escrow review statement, also known as the escrow account disclosure statement.

The escrow account has a shortage of **$221.17**

Here's what we found:

- **Required Minimum Balance:** The escrow account balance is projected to fall below the required minimum balance. This means there is a **shortage**.
- **Payments:** As of the **June 1, 2025** payment, the escrow portion of the payment **increases**.

Part 1 - Mortgage payment

Option 1 Pay the shortage amount over 12 months

	Previous payment through 05/01/2025 payment date	New payment beginning with the 06/01/2025 payment
Principal and/or interest	**$923.22**	**$923.22**
Escrow payment	**$328.95**	**$362.11**
Total payment amount	**$1,252.17**	**$1,285.33**

Option 1: No action required

Starting **June 1, 2025** the new payment amount will be **$1,285.33**

Option 2 Pay the shortage amount of $221.17

	Previous payment through 05/01/2025 payment date	New payment beginning with the 06/01/2025 payment
Principal and/or interest	**$923.22**	**$923.22**
Escrow payment	**$328.95**	**$343.68**
Total payment amount	**$1,252.17**	**$1,266.90**

Option 2: Pay shortage in full

Starting **June 1, 2025** the new payment amount will be **$1,266.90**

See the following pages for more detail.

WELLS FARGO

If you are in an active bankruptcy case or have received a discharge under the United States Bankruptcy Code, this coupon is being provided for informational purposes only. If your Chapter 13 plan calls for your Chapter 13 Trustee to make the on-going post-petition mortgage payments, please contact your attorney or the Trustee's office before directly sending any amounts relating to this escrow shortage.

SELMA GARRETT

Wells Fargo Home Mortgage
PO Box 77036
Minneapolis, MN 55480-7736

If you choose to pay the shortage in full as referenced in Option 2, detach this coupon and mail it along with a check for **$221.17** to the address that appears on this coupon.

This payment must be received no later than **June 1, 2025**.

936 [redacted] 7 10 02 00125217 00126690 00147334 00022117 9

Part 2 - Payment calculations

For the past review period, the amount of the escrow items was $4,124.23. For the coming year, we expect the amount paid from escrow to be $4,124.23.

How was the escrow payment calculated?

To determine the escrow payment, we add the projected escrow items to be paid over the next 12 months. We base these projected amounts on any escrow items that may have been paid in the past and any future anticipated payments to be made. We then divide the amounts by 12 payments to determine the escrow amount.

The chart below includes any actual escrow disbursements as well as any shortage that may have been identified for the past three analysis periods up through the date of the analysis.

Escrow comparison

	06/24 - 05/25 (Actual)	07/24 - 06/25 (Actual)	10/24 - 04/25 (Actual)	06/25 - 05/26 (Projected)		# of months		New monthly escrow amount
Property taxes	$1,219.23	$1,219.23	$1,219.23	$1,219.23	÷	**12**	=	$101.60
Property insurance	$2,905.00	$2,905.00	$2,905.00	$2,905.00	÷	**12**	=	$242.08
Total taxes and insurance	$4,124.23	$4,124.23	$4,124.23	$4,124.23	÷	**12**	=	**$343.68**
Escrow shortage	$3.66	$0.00	$0.00	**$221.17**	÷	**12**	=	$18.43**
Total escrow	$4,127.89	$4,124.23	$4,124.23	$4,345.40	÷	**12**	=	$362.11

**This amount is added to the payment if Option 1 on page 1 is selected.

Projected escrow account activity over the next 12 months

To determine if there will be a shortage or overage in the account, we calculate whether the amount of the lowest projected escrow balance will be greater or less than the required minimum balance. This is determined by subtracting the required minimum balance from the lowest projected balance. If the outcome is positive, there is an overage. If it is negative, there is a shortage. The calculation is below:

Lowest projected escrow balance April 2026		**$20.17**	(Calculated in Part 4 - Escrow account projections table)
Bankruptcy adjustment‡	+	**$446.03**	
Minimum balance for the escrow account†	-	**$687.37**	
Escrow shortage	=	**-$221.17**	

‡This adjustment of $446.03, is the remaining amount of the pre-petition escrow shortage included in our proof of claim being paid through the confirmed bankruptcy plan.

†The minimum balance includes a cash reserve to help cover any increase in taxes and/or insurance as allowed by state laws and/or the mortgage contract. This account is set to a 2 month cash reserve amount. To calculate the cash reserve for the escrow account, we add the yearly escrow payments, and divide by 6.

Part 3 - Escrow account history

Escrow account activity from August 2024 to May 2025

Date	Deposits to escrow Actual	Deposits to escrow Projected	Deposits to escrow Difference	Payments from escrow Actual	Payments from escrow Projected	Payments from escrow Difference	Description	Escrow balance Actual	Escrow balance Projected	Escrow balance Difference
Aug 2024							Starting Balance	-$982.39		
Sep 2024	$308.64			$0.00				-$673.75		
Oct 2024	$308.64	$328.95	-$20.31	$0.00	$0.00	$0.00		-$365.11	$2,631.53	-$2,996.64
Nov 2024	$925.92	$328.95	$596.97	$0.00	$0.00	$0.00		$560.81	$2,960.48	-$2,399.67
Dec 2024	$308.89	$328.95	-$20.06	$0.00	$0.00	$0.00		$869.70	$3,289.43	-$2,419.73
Jan 2025	$0.00	$328.95	-$328.95	$0.00	$0.00	$0.00		$869.70	$3,618.38	-$2,748.68
Feb 2025	$328.95	$328.95	$0.00	$0.00	$0.00	$0.00		$1,198.65	$3,947.33	-$2,748.68
Mar 2025	$328.95	$328.95	$0.00	$1,219.23	$1,328.34	-$109.11	PHILADELPHIA CITY	$308.37	$2,947.94	-$2,639.57
Mar 2025	$0.00	$0.00	$0.00	$2,905.00	$0.00	$2,905.00	AMERICAN MODERN INS GRP	-$2,596.63	$2,947.94	-$5,544.57
Apr 2025 (estimate)	$2,631.60	$328.95	$2,302.65	$0.00	$2,619.00	-$2,619.00	AMERICAN MODERN INS GRP	$34.97	$657.89	-$622.92
May 2025 (estimate)	$328.95	$328.95	$0.00	$0.00	$0.00	$0.00		$363.92	$986.84	-$622.92
Totals	$5,470.54	$2,631.60	$2,530.30	$4,124.23	$3,947.34	$176.89				

If the activity contains (estimate), then "deposits to" or "payments from" escrow or both are estimated amounts that have not actually occurred.

Part 4 - Escrow account projections

Escrow account projections from June 2025 to May 2026

Date	Payments to escrow	What we expect to pay out	Description	Projected escrow balance	Balance required in the account
May 2025			Starting balance	$363.92	$1,031.12
Jun 2025	$343.68	$0.00		$707.60	$1,374.80
Jul 2025	$343.68	$0.00		$1,051.28	$1,718.48
Aug 2025	$343.68	$0.00		$1,394.96	$2,062.16
Sep 2025	$343.68	$0.00		$1,738.64	$2,405.84
Oct 2025	$343.68	$0.00		$2,082.32	$2,749.52
Nov 2025	$343.68	$0.00		$2,426.00	$3,093.20
Dec 2025	$343.68	$0.00		$2,769.68	$3,436.88
Jan 2026	$343.68	$0.00		$3,113.36	$3,780.56
Feb 2026	$343.68	$0.00		$3,457.04	$4,124.24
Mar 2026	$343.68	$1,219.23	PHILADELPHIA CITY	$2,581.49	$3,248.69
Apr 2026	$343.68	$2,905.00	AMERICAN MODERN INS GRP	**$20.17**	**$687.37**
May 2026	$343.68	$0.00		$363.85	$1,031.05
Totals	$4,124.16	$4,124.23			

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